

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KEVIN J. WHALEN
LYLA K. WHALEN
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:12-21755

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 24, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/04/2012 and confirmed on 5/21/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		93,829.80
Less Refunds to Debtor	23,443.23	
TOTAL AMOUNT OF PLAN FUND	70,386.57	
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,741.00	
Trustee Fee	3,386.48	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES	5,127.48	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA(*) Acct: 2257	0.00	0.00	0.00	0.00
	BANK OF AMERICA(*) Acct: XXX8197	0.00	0.00	0.00	0.00
	WELLS FARGO FINANCIAL Acct: 8056	6,832.05	6,832.05	895.65	7,727.70
	JPMORGAN CHASE BANK Acct: 3090	0.00	28,851.68	0.00	28,851.68
	JPMORGAN CHASE BANK Acct: 3090	917.43	917.43	0.00	917.43
					37,496.81
Priority					
	JEFFREY GOLEMBIEWSKI(*) Acct:	1,741.00	1,741.00	0.00	0.00
	KEVIN J. WHALEN Acct:	0.00	0.00	0.00	0.00
	KEVIN J. WHALEN Acct:	23,443.23	23,443.23	0.00	0.00
	PENN TOWNSHIP (EIT) Acct: XXXXXX: 12	0.00	0.00	0.00	0.00
	* * * N O N E * * *				

Unsecured				
	WELLS FARGO BANK Acct: 5278	7,366.02	7,366.02	0.00
	EQUITABLE GAS CO (*) Acct: XXX3759	243.35	243.35	0.00
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 6865	19,417.91	19,417.91	0.00
	WELLS FARGO FINANCIAL Acct: 8056	735.00	735.00	0.00
	ANDREW F GORNALL ESQ Acct:	0.00	0.00	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					27,762.28

TOTAL PAID TO CREDITORS 65,259.09

TOTAL
CLAIMED 0.00
PRIORITY 7,749.48
SECURED 27,762.28

Date: 02/24/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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Certificate of Notice Page 4 of 6
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KEVIN J. WHALEN
LYLA K. WHALEN
Debtor(s)Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:12-21755

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kevin J. Whalen
 Lyla K. Whalen
 Debtors

Case No. 12-21755-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Feb 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2017.

db/jdb +Kevin J. Whalen, Lyla K. Whalen, 115 East Chestnut Street, Blairsville, PA 15717-1214
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr +JPMORGAN CHASE BANK, N.A., 10790 Racho Bernardo Road, San Diego, CA 92127-5705
 cr +Wells Fargo Financial Pennsylvania, Inc., c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
 cr +Wells Fargo Financial Pennsylvania, Inc., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
 13345925 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 13440868 +Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
 13345926 +Bank of America, N.A., 1750 Regal Row, Suite N, Dallas, TX 75235-2289
 13345927 +Chase Manhattan Mortgage, Attention: Bankruptcy Department, P.O. Box 24696, Columbus, OH 43224-0696
 13375396 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive, Pittsburgh, PA 15212-5860
 13440195 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Mail Code: OH4-7126, Columbus, OH 43219-6009
 13345928 +Penn Township, County and Township Tax, Lawrence M. Wojcik, Jr., P.O. Box 456, Harrison City, PA 15636-0456
 13345929 Phelan Hallinan & Schmieg, LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103
 13355298 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
 13345931 +Wells Fargo Financial Cards, P.O. Box 5943, Sioux Falls, SD 57117-5943
 13381996 Wells Fargo Financial Pennsylvania Inc., Bankruptcy Department, 13675 Technology Drive, Bldg. C, 2nd Floor, Eden Prairie, MN 55344-2252

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 28 2017 02:54:37
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
 13558238 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 28 2017 03:15:58
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr J.P. MORGAN CHASE, N.A.
 13373938* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102)
 13375397* +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive, Pittsburgh, PA 15212-5860
 13345930 ##+Wells Fargo Financial, P.O. Box 7648, Boise, ID 83707-1648

TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jhel
Form ID: pdf900

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Total Noticed: 18

Date Rcvd: Feb 27, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor J.P. MORGAN CHASE, N.A. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Brett A. Solomon on behalf of Creditor Wells Fargo Financial Pennsylvania, Inc. bsolomon@tuckerlaw.com, dparanay@tuckerlaw.com;apetronchak@tuckerlaw.com;agilbert@tuckerlaw.com
Brett A. Solomon on behalf of Defendant Wells Fargo Financial Pennsylvania, Inc. bsolomon@tuckerlaw.com, dparanay@tuckerlaw.com;apetronchak@tuckerlaw.com;agilbert@tuckerlaw.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Jeffrey S. Golembiewski on behalf of Debtor Kevin J. Whalen jgolembiewski@yahoo.com, denisegole@yahoo.com
Jeffrey S. Golembiewski on behalf of Joint Debtor Lyla K. Whalen jgolembiewski@yahoo.com, denisegole@yahoo.com
Jeffrey S. Golembiewski on behalf of Plaintiff Kevin J. Whalen jgolembiewski@yahoo.com, denisegole@yahoo.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert P. Wendt on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Ronda J. Winnecour cmevf@chapter13trusteeidpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 12